



SRE0006-US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

CANCELLLED

In re the Application of:

J. LOW

Serial No.: 10/718,615

Art Unit: 3629

Filed: November 24, 2003

Examiner: Not Yet Assigned

For: SYSTEMS AND METHODS FOR
AUTOMATED TRANSACTIONS
PROCESSING

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith.

The undersigned believes that this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Information Disclosure Statement is filed, please accept this Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

SHAW PITTMAN LLP
1650 Tysons Boulevard
McLean, VA 22102
Tel: (703) 770-7606

Date: March 23, 2004

Respectfully submitted,

J. LOW

By: Michael D. Bednarek #43475
~~For:~~ Michael D. Bednarek
Registration No. 32,329

MDB/SPA/ge

Document #: 1277391 v.1



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PATENT



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PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

IDENTIFICATION OF COPENDING APPLICATION(S)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to identify the following copending application or applications which may contain technical subject matter related to that of the present invention:

<u>Serial No.</u>	<u>Filed</u>	<u>Attorney Docket No.</u>	<u>Patent No.</u>
09/967,045	10/01/2001	SRE0001-US	
10/267,942	10/10/2002	SRE0002-US	
10/630,857	07/31/2003	SRE0004-US	
10/660,644	09/12/2003	SRE0005-US	

This identification is not to be construed as a waiver of confidentiality as to the cited application now or upon issuance of the present application as a patent. The Examiner is

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Art Unit: 3629

Attorney's Docket No.: SRE0006-US
Page 2

respectfully requested to consider the cited copending application or applications and the art cited therein during examination of the present application.

**DO NOT PRINT THE ABOVE CITATION(S) IN ANY PATENT THAT
ISSUES FROM THE ABOVE-CAPTIONED APPLICATION OR ANY
OTHER RELATED APPLICATION.**

SHAW PITTMAN LLP
1650 Tysons Boulevard
McLean, VA 22102
Tel: (703) 770-7606

Date: March 25, 2004

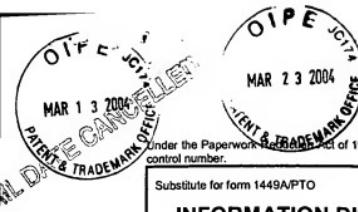
Respectfully submitted,

J. LOW

By: Michael D. Bednarek #43,475
For: Michael D. Bednarek
Registration No. 32,329

MDB/SPA/ge

Document #: 1277314 v.1



MAR 23 2004

PTO/SB/08A (10-01)

Approved for use through 10/31/2002, OMB 0551-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
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*Complete if Known***INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet

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Application Number	10/718,615
Filing Date	November 24, 2003
First Named Inventor	J. LOW
Art Unit	3629
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0006-US

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number Number- Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	US-5,191,522		03/02/1993	Bosco et al.	
	US-5,573,244		11/12/1996	Mindes	
	US-5,704,045		12/30/1997	King et al.	
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	US-5,752,236		05/12/1998	Sexton et al.	
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20020078046			06/20/2002	Ulukar et al.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	10/718,615
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		20020082874	06/27/2002	Go	
		20020082875	06/27/2002	Best-Devereux	
		20020091553	07/11/2002	Callen et al.	
		20020091624	07/11/2002	Glodjo et al.	
		20020091991	07/11/2002	Castro	
		20020095317	07/18/2002	McCabe	
		20020096440	07/25/2002	Lange	
		20020111833	08/15/2002	Dick	
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		20020120776	08/29/2002	Eggebreaaten et al.	
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		20030074233	04/17/2003	Lee	
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		20030078815	04/24/2003	Parsons	
		20030078816	04/24/2003	Filep	
		20030083908	05/01/2003	Steinmann	
		20030083972	05/01/2003	Williams	
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		20030125108	07/03/2003	Groz	
		20030126155	07/03/2003	Parker et al.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/718,615
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		First Named Inventor	J. LOW
		Art Unit	3629
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		Attorney Docket Number	SRE0006-US
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U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	/Eliza Squires/	Date Considered	12/09/2008
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² See *Kid's Codes of USPTO Patent Documents* at www.uspto.gov or MPEP 901.04. ³ Enter Office that

Applicant's unique claim designations must appear on the front page of each patent document. See [USPTO](http://www.uspto.gov) or MPEP §1.04. Enter Office issued the document, by the two-letter code [WIPO Standard ST.3].¹ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.² Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.³ Application is to place a check mark here if English translation is attached.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet

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Application Number	10/718,615
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Art Unit	3629
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0006-US

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Questions of reinsurance. A short guide," produced by Swiss Re Publishing (1998), Swiss Reinsurance Company, Mythenquai 50/60, PO Box CH-8022 Zurich, Switzerland	<input type="checkbox"/>
		"Overview of Riskclick," http://www.riskclick.com	<input type="checkbox"/>
		"Reinsurance for the Third Millennium," http://marketing.r3k.com	<input type="checkbox"/>
		"Inreon," http://www.inreon.com	<input type="checkbox"/>
		"Smartfac," http://www.smartfac.com	<input type="checkbox"/>
		"Platform – eReinsure," http://www.erelnsure.com	<input type="checkbox"/>
		"Insurance and Reinsurance Industry Business Methods and Software Intellectual Property Prior Art," December 2001 (Lincoln National Reassurance Company)	<input type="checkbox"/>
		"ManageReinsurance User Guide," version 1.1 (December 5, 2001)	<input type="checkbox"/>
		R. GRUNIG and P. HALL, "An introduction to rating casualty business," Swiss Reinsurance Company, Zurich (2000)	<input type="checkbox"/>
		"An introduction to reinsurance," Swiss Reinsurance Company (1996)	<input type="checkbox"/>

Examiner Signature	/Eliza Squires/	Date Considered	12/09/2008
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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